

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE: **BARBARA JENNINGS,**  
  
DEBTOR.

CASE NO. 19-53917-SMS  
  
CHAPTER 13

**NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN, DEADLINE FOR FILING  
WRITTEN OBJECTIONS, AND HEARING DATE AND TIME IF OBJECTION IS TIMELY  
FILED**

**To: Creditors and Other Parties in Interest**

**PLEASE TAKE NOTICE** that Debtor has filed a proposed modification to the confirmed plan in this case, a copy of which modification you are receiving with this Notice or have recently received by mail. Pursuant to Rule 3015(g) of the Federal Rules of Bankruptcy Procedure, any creditor or other party in interest opposing this proposed Modification must file that objection in writing with the Court on or before the following deadline.

**DEADLINE FOR FILING OBJECTION:** Twenty-four (24) days after the date on which this proposed Modification was filed. The proposed modification was filed on **October 17, 2022**. If the twenty-fourth day after the date of filing falls on a week-end or holiday, the deadline is extended to the next business day.

**PLACE OF FILING:** Clerk, United States Bankruptcy Court, Room 1340, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta, GA 30303.

If you mail an objection to the Court for filing, you must mail it early enough so the Court will receive it on or before the deadline stated above.

You must also serve a copy on the undersigned at the address stated below and on the Debtors at: Barbara Jennings, 3720 Montrose Pond Walk, Decatur, GA 30096.

**PLEASE TAKE FURTHER NOTICE** that the Court will hold an initial telephonic hearing for announcements on the **POST-CONFIRMATION MODIFICATION OF PLAN** at the following toll-free number: **833-568-8864**; access code: **161 179 4270** at **9:50 AM** on **November 15, 2022** in Courtroom **1201**, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303.

Matters that need to be heard further by the Court may be heard by telephone, by video conference, or in person, either on the date set forth above or on some other day, all as determined by the Court in connection with this initial telephonic hearing. Please review the "Hearing Information" tab on the judge's webpage, which can be found under the "Dial-in and

Virtual Bankruptcy Hearing Information” link at the top of the webpage for this Court, [www.ganb.uscourts.gov](http://www.ganb.uscourts.gov) for more information.

Dated: October 17, 2022

Honsalek Law, LLC  
414 Pine Grove Ave.  
Grayson, GA 30017  
Phone: 404-913-6992  
Email: brandon@honsalek.com

/s/ Brandon K. Honsalek  
Brandon K. Honsalek  
Georgia Bar No. 742962  
*Attorney for Debtor(s)*

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE: **BARBARA JENNINGS,**  
  
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CASE NO. 19-53917-SMS  
  
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**POST-CONFIRMATION MODIFICATION OF PLAN  
AND REQUEST FOR APPROVAL**

COMES NOW the above-named Debtor(s), by and through undersigned counsel, and proposes to modify the confirmed Chapter 13 plan in this case as set forth below and requests that this modification be approved.

**MODIFICATION OF PLAN**

The above-named Debtor hereby modifies the Chapter 13 Plan, which the Court confirmed on May 14, 2019, as follows:

Part 2 of this plan is being modified as follows:

**EXISTING LANGUAGE:**

**§ 2.1 Regular Payments to the trustee; applicable commitment period.**

Debtor(s) will make regular payments (“Regular Payments”) to the trustee as follows:

The debtor(s) will pay **\$1,145.00** per **Month** for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

**MODIFIED LANGUAGE:**

**§ 2.1 Regular Payments to the trustee; applicable commitment period.**

Debtor(s) will make regular payments (“Regular Payments”) to the trustee as follows:

The debtor(s) will pay **\$1,220.00** per **Month** for the applicable commitment period. If the applicable commitment period is 36 months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of

this plan are paid in full prior to the expiration of the applicable commitment period, no further Regular Payments will be made.

WHEREFORE, the Debtor prays that this Modification be approved and for any further relief as is just and proper.

Dated: October 17, 2022

Honsalek Law, LLC  
414 Pine Grove Ave.  
Grayson, GA 30017  
Phone: 404-913-6992  
Email: brandon@honsalek.com

Respectfully submitted,

/s/ Brandon K. Honsalek  
Brandon K. Honsalek  
Georgia Bar No. 742962  
*Attorney for Debtor(s)*

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE: **BARBARA JENNINGS,**  
  
DEBTOR.

CASE NO. 19-53917-SMS  
  
CHAPTER 13

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**CERTIFICATE OF SERVICE**

I hereby certify that I have electronically filed the foregoing **NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN** and **POST-CONFIRMATION MODIFICATION OF PLAN AND REQUEST FOR APPROVAL** using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program.

I further certify that I am over the age of 18 and I have this day mailed a true and correct copy of the foregoing **NOTICE OF FILING OF MODIFICATION OF CONFIRMED PLAN** and **POST-CONFIRMATION MODIFICATION OF PLAN AND REQUEST FOR APPROVAL** by placing the same in a properly addressed envelope with sufficient postage to ensure delivery and depositing the same in the United States Mail, addressed to:

*All Entities on the Attached Mailing Matrix*

Dated: October 17, 2022

Honsalek Law, LLC  
414 Pine Grove Ave.  
Grayson, GA 30017  
Phone: 404-913-6992  
Email: brandon@honsalek.com

/s/ Brandon K. Honsalek  
Brandon K. Honsalek  
Georgia Bar No. 742962  
*Attorney for Debtor(s)*

Label Matrix for local noticing  
113E-1  
Case 19-53917-sms  
Northern District of Georgia  
Atlanta  
Mon Oct 17 10:10:15 EDT 2022

Jonathan S. Adams  
Office of the United States Trustee  
362 Richard Russell Building  
75 Ted Turner Drive, SW  
Atlanta, GA 30303-3315

Bank Of America  
Po Box 982238  
El Paso, TX 79998-2238

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City OK 73118-7901

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

(p)CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

Chase Bank USA, N.A.  
c/o Robertson, Anschutz & Schneid, P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Coast Professional, Inc.  
PO Box 2899  
West Monroe, LA 71294-2899

Department Stores National Bank  
c/o Quantum3 Group LLC  
PO Box 657  
Kirkland, WA 98083-0657

Fedloan  
Po Box 60610  
Harrisburg, PA 17106-0610

Ford Motor Credit Comp  
Po Box Box 542000  
Omaha, NE 68154-8000

(p)FORD MOTOR CREDIT COMPANY  
P O BOX 62180  
COLORADO SPRINGS CO 80962-2180

David E. Galler  
Galler Law, LLC  
P. O. Box 2118  
Roswell, GA 30077-2118

Gastroenterology Specialists  
721 Wellness Way  
Suite 100  
Lawrenceville, GA 30046-3304

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

Georiga Department of Revenue  
1800 Georgia Department of Revenue  
Atlanta, Ga 30341

Albert Clark Guthrie  
K. Edward Safir, Standing Chapter 13 Tru  
Suite 1600  
285 Peachtree Center Ave, NE  
Atlanta, GA 30303-1229

Gwinnett Emergency Specialists  
75 Remittance Drive Dept. 6627  
Chicago, IL 60675-6627

Gwinnett Medical Center  
PO Box 116228  
Atlanta, GA 30368-6228

Brandon K. Honsalek  
Honsalek Law, LLC  
414 Pine Grove Avenue  
Grayson, GA 30017-1639

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Internal Revenue Service  
POB 7346  
Philadelphia, PA 19101-7346

Barbara Jennings  
3720 Montrose Pond Walk  
Duluth, GA 30096-6633

John's Creek Specialists Center  
PO Box 650292  
Dallas, TX 75265-0292

Brian K. Jordan  
Aldridge Pite, LLP  
Suite 500 - Fifteen Piedmont Center  
3575 Piedmont Road, NE  
Atlanta, GA 30305-1636

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Ronald A. Levine  
Levine & Block, LLC  
P.O. Box 422148  
Atlanta, GA 30342-9148

(p)DSNB MACY S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O FALLON MO 63368-2222

McClure Place HOA, Inc.  
Community Mgmt Assoc.  
1465 Northside Drive, STE 128  
Atlanta, GA 30318-4244

Bryce B. Noel  
Aldridge Pite, LLP  
3575 Piedmont Road, NE, Suite 500  
Fifteen Piedmont Center  
Atlanta, GA 30305-1527

Northeast Endoscopy Center, LLC  
721 Wellness Way  
Suite 110  
Lawrenceville, GA 30046-3304

Ocwen  
Po Box 24646  
West Palm Beach, FL 33416-4646

Optimum Outcomes Inc  
2651 Warrenville Rd Ste  
Downers Grove, IL 60515-5559

John T. Ruff  
Kenneth Nugent, P.C.  
1355 Peachtree St. NE  
Suite 1000  
Atlanta, GA 30309-3270

K. Edward Safir  
Standing Chapter 13 Trustee  
Suite 1600  
285 Peachtree Center Ave. NE  
Atlanta, GA 30303-1259

TD BANK USA, N.A.  
C/O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Td Bank Usa/Targetcred  
Po Box 673  
Minneapolis, MN 55440-0673

Thd/Cbna  
Po Box 6497  
Sioux Falls, SD 57117-6497

U.S. Bank National Association  
Ocwen Loan Servicing, LLC  
Attn: Bankruptcy Department  
PO Box 24605  
West Palm Beach, FL 33416-4605

U.S. Department of Education  
c/o FedLoan Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-9184

US Department of Education  
PO Box 16448  
St. Paul, MN 55116-0448

US Department of Education  
Po Box 790336  
Saint Louis, MO 63179-0336

United States Attorney  
Northern District of Georgia  
75 Ted Turner Drive SW, Suite 600  
Atlanta GA 30303-3309

United States Trustee  
362 Richard Russell Federal Building  
75 Ted Turner Drive, SW  
Atlanta, GA 30303-3315

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Capital One Bank Usa N  
15000 Capital One Dr  
Richmond, VA 23238

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Ford Motor Credit Company, LLC  
Drawer 55-593  
P.O. Box 55000  
Detroit, MI 48255-0953

Georgia Department of Revenue  
ATTN: Bankruptcy Department  
1800 Century Blvd., N.E.  
Suite 9100  
Atlanta, GA 30345-0000

Internal Revenue Service  
401 West Peachtree Street  
M/S 334-D  
Atlanta, GA 30308-3539

Macys/Dsnb  
Po Box 8218  
Mason, OH 45040

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One Bank (USA), N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

(u)Ford Motor Credit Company, LLC, a Delaware

(u)N Metropolitan Radiology  
PO Box 1746

(u)Ocwen Loan Servicing, LLC

(u)U.S Bank National Association

|                     |    |
|---------------------|----|
| End of Label Matrix |    |
| Mailable recipients | 45 |
| Bypassed recipients | 5  |
| Total               | 50 |